

B18 (Official Form 18) (12/07)

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-30279-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

David M. Devericks
5511 Raleigh Road
Richmond, VA 23231

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-1815

Employer Tax-Identification (EIN) No(s). (if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

David M. Devericks is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: May 1, 2013

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5

United States Bankruptcy Court
Eastern District of VirginiaIn re:
David M. Devericks
DebtorCase No. 13-30279-KRH
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: admin
Form ID: B18Page 1 of 3
Total Noticed: 26

Date Rcvd: May 02, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 04, 2013.

db
cr
+David M. Devericks, 5511 Raleigh Road, Richmond, VA 23231-4521
+Wells Fargo Bank, N.A., dba Wells Fargo Dealer Ser, c/o Peter S. Lake, Esquire,
192 Ballard Court, Suite 400, Virginia Beach, VA 23462-6538
11577294 +Barn Lease Corp. of America, P.O. Box 379, Trenton, TN 38382-0379
11635115 +Bon Secours Richmond Health, P.O. Box 409553, Atlanta, GA 30384-9553
11577302 ++DOMINION VIRGINIA POWER, PO BOX 26666, 18TH FLOOR, RICHMOND VA 23261-6666
(address filed with court: Dominion Virginia Power, P. O. Box 26543, Richmond, VA 23290-0001)
11635116 +GEICO, ATTN: Region 7 RPW, P.O. Box 9520, Fredericksburg, VA 22403-9519
11577303 Home Depot Credit Services, c/o CitiCards Private Label, P.O. Box 2483,
Kansas City, MO 64195-0000
11577311 +Shell, P.O. Box 6406, Sioux Falls, SD 57117-6406
11577301 ++VIRGINIA DEPARTMENT OF TAXATION, P O BOX 2156, RICHMOND VA 23218-2156
(address filed with court: Commonwealth of Virginia, Department of Taxation, P.O. Box 1880,
Richmond, VA 23218-1880)
11577313 +Wells Fargo Dealer Services, Bankruptcy Department, P.O. Box 3569,
Rancho Cucamonga, CA 91729-3569

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr
+EDI: QBEROBINSON.COM May 03 2013 03:43:00 Bruce E. Robinson, P.O. Box 538,
417 E. Atlantic Street, South Hill, VA 23970-2701
11577295 EDI: CAPITALONE.COM May 03 2013 03:58:00 Best Buy/Capital One, P.O. Box 5253,
Carol Stream, IL 60197-5253
11577296 EDI: CAPITALONE.COM May 03 2013 03:58:00 Capital One, Bankruptcy Dept., PO Box 30285,
Salt Lake City, UT 84130-0285
11577297 EDI: CHASE.COM May 03 2013 03:53:00 Chase, ATTN: Bankruptcy Dept, PO Box 15298,
Wilmington, DE 19850-5298
11577298 +EDI: RMSC.COM May 03 2013 03:58:00 Chevron/GE Capital Retail Bank,
Attn: Bankruptcy Department, P.O. Box 103104, Roswell, GA 30076-9104
11577299 +EDI: CITICORP.COM May 03 2013 03:58:00 Citibank, N.A., P.O. Box 6500,
Sioux Falls, SD 57117-6500
11577300 +EDI: WFNNB.COM May 03 2013 03:53:00 Comenity Bank/Maurice's, PO Box 182273,
Columbus, OH 43218-2273
11577304 +EDI: CAPITALONE.COM May 03 2013 03:58:00 HSBC Bank/Capital One, P.O. Box 5253,
Carol Stream, IL 60197-5253
11577306 EDI: IRS.COM May 03 2013 03:58:00 Internal Revenue Service, 400 N. 8th St. Rm 898,
P.O. Box 10025, Richmond, VA 23240-0000
11577305 EDI: IRS.COM May 03 2013 03:58:00 Internal Revenue Service, PO Box 9019,
Holtsville, NY 11742-9019
11577307 +EDI: RMSC.COM May 03 2013 03:58:00 JC Penny, Attn: Bankruptcy Department, P.O. Box 103104,
Roswell, GA 30076-9104
11577308 EDI: CBSKOHLS.COM May 03 2013 03:53:00 Kohl's, Customer Service, P.O. Box 3043,
Milwaukee, WI 53201-3043
11577309 +EDI: TSYS2.COM May 03 2013 03:53:00 Macy's, Bankruptcy Processing, P.O. Box 8053,
Mason, OH 45040-8053
11577310 EDI: SEARS.COM May 03 2013 03:58:00 Sears Credit Cards, P.O. Box 6282,
Sioux Falls, SD 57117-6282
11577312 EDI: STF1.COM May 03 2013 03:58:00 SunTrust Mortgage, Inc., Client Services - RVW 3003,
P.O. Box 26149, Richmond, VA 23260-6149
11635117 +EDI: AFNIVZWIRE.COM May 03 2013 03:53:00 Verizon Wireless, 5175 Emerald Parkway,
Dublin, OH 43017-1067

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr
SunTrust Mortgage, Inc.

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0422-7

User: admin
Form ID: B18

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Total Noticed: 26

Date Rcvd: May 02, 2013

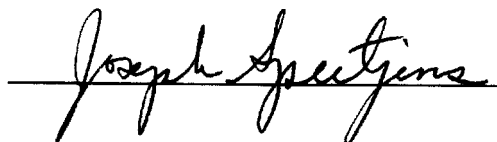
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 04, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

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Date Rcvd: May 02, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2013 at the address(es) listed below:

Bruce E. Robinson bruce.robinsontr@gmail.com,
therese.rogerstra@gmail.com/ruth.alexander.bka@gmail.com;brobinson@ecf.epiqsystems.com
Johnie Rush Muncy on behalf of Creditor SunTrust Mortgage, Inc. jmuncy@siwpc.com,
drubin@siwpc.com;bjordan@siwpc.com;klane@siwpc.com;ewhite@siwpc.com;mfreeman@siwpc.com;ecfval@siwpc.com;ecfva2@siwpc.com;ecfva3@siwpc.com;
Peter S. Lake on behalf of Creditor Wells Fargo Bank, N.A., dba Wells Fargo Dealer Services, successor by merger to Wells Fargo Dealer Services, Inc. fka Wachovia Dealer Services, Inc. pslake@va-law.org, businesslaw@va-law.org
Richard W. Ferris on behalf of Debtor David M. Devericks rwferris@ferriswinder.com, paralegal@ferriswinder.com;jbwinder@ferriswinder.com

TOTAL: 4